

Information to identify the case:

Debtor 1	<u>Ellen D. McMillian</u>	Social Security number or ITIN	xxx-xx-6555
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number:	18-20928-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ellen D. McMillian

9/21/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ellen D. McMillian
 Debtor

Case No. 18-20928-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Sep 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2018.

db
 517562549 +Ellen D. McMillian, 320 Branch Avenue, Apt. 23I, Pine Hill, NJ 08021-6018
 517562547 APEX Asset Management, PO Box 5407, Lancaster, PA 17606-5407
 517562547 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
 517562548 +Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
 517562552 +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603
 517562555 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
 517562556 +Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
 517562557 +Dept Of Ed/582/nelnet, PO Box 173904, Denver, CO 80217-3904
 517562559 ERC, PO Box 23870, Jacksonville, FL 32241-3870
 517562560 +Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
 517562564 Lourdes Cardiology Services, PO Box 824699, Philadelphia, PA 19182-4699
 517562565 Lourdes Imaging Assoc, PO Box 95000-2840, Philadelphia, PA 19195-2840
 517562566 Lourds Acuity Specialty Hospital, PO Box 269084, Oklahoma City, OK 73126-9084
 517562568 +Ncc Business Svcs Inc, 9428 Baymeadows Rd Ste 2, Jacksonville, FL 32256-7912
 517562569 +Our Lady of Lourdes, 218 Sunset Road, Willingboro, NJ 08046-1110
 517562571 +Virtua Hospital Voorhees, 100 Bowman Dr, Voorhees, NJ 08043-1596
 517562572 Virtua Medical Group PA, PO Box 6028, Bellmawr, NJ 08099-6028
 517562573 +Virtua Patient Accounting, 2000 Crawford Place, Ste 100, Mount Laurel, NJ 08054-3920

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2018 23:24:46 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 21 2018 23:24:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517562550 EDI: TSYS2.COM Sep 22 2018 02:48:00 Barclaycard, Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 517562551 +EDI: TSYS2.COM Sep 22 2018 02:48:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 517562553 +EDI: CAPITALONE.COM Sep 22 2018 02:48:00 Capital One, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517562554 +E-mail/Text: legal-dept@cooperhealth.edu Sep 21 2018 23:26:21 Cooper Hospital,
 1 Cooper Plaza, Camden, NJ 08103-1489
 517562558 +E-mail/Text: bknotice@ercbpo.com Sep 21 2018 23:24:51 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517562561 +EDI: AMINFOFP.COM Sep 22 2018 02:48:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls, SD 57107-0145
 517562562 +EDI: PHINAMERI.COM Sep 22 2018 02:48:00 Gm Financial, Po Box 181145,
 Arlington, TX 76096-1145
 517562563 EDI: JEFFERSONCAP.COM Sep 22 2018 02:48:00 Jefferson Capital Syst, 16 Mcleland Rd,
 Saint Cloud, MN 56303
 517562567 +EDI: MERRICKBANK.COM Sep 22 2018 02:48:00 Merrick Bank Corp, Po Box 9201,
 Old Bethpage, NY 11804-9001
 517562570 +EDI: TFSR.COM Sep 22 2018 02:48:00 Toyota Motor Credit Co, Po Box 9786,
 Cedar Rapids, IA 52409-0004

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517562574 ##+Virtua Surgical Group, PA, 1935 Rt. 70 East, Cherry Hill, NJ 08003-2117

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Sep 21, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2018 at the address(es) listed below:

David Reinherz on behalf of Debtor Ellen D. McMillian reinherzlaw@gmail.com,
reinherzlaw@aol.com
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com
Thomas J Subranni trustee@subranni.com,
ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solutions.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4